### 15-10911-tmd Doc#1 Filed 07/09/15 Entered 07/09/15 16:47:59 Main Document Pg 1 of 50

B1 (Official Form 1) (04/13) **United States Bankruptcy Court WESTERN DISTRICT OF TEXAS Voluntary Petition AUSTIN DIVISION** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): King, Chad Westley All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): than one, state all): xxx-xx-6777 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 608 Haleys Cove Leander, TX ZIP CODE ZIP CODE 78641 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Williamson Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor (Form of Organization) **Nature of Business** Chapter of Bankruptcy Code Under Which (Check one box.) the Petition is Filed(Check one box.) (Check one box.) ealth Care Business Chapter 7 Single Asset Real Estate as defined Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Chapter 9 in 11 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. of a Foreign Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroke Partnership of a Foreign Nonmain Proceeding Chapter 13 Commodity Broker Other (If debtor is not one of the above entities, check Clearing Bank this box and state type of entity below.) Nature of Debts Other (Check one box.) Debts are primarily consumer **Chapter 15 Debtors** Tax-Exempt Entity Debts are primarily Country of debtor's cente (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization Each country in which a foreign proceeding by, regarding, or individual primarily for a under title 26 of the United States personal, family, or houseagainst debtor is pending: Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Debtor's aggregate noncontigent liquidated debts (excluding debts owed to unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 199 ⊻ 10.001-5,000 10.000 50.000 100.000 100.000 25.000 Estimated Assets V 1.000,001 \$100,001 to \$10.000,001 \$100,000,001 \$500,000,001 50,001 to \$500,001 More than \$50,000,001 \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to 500,001 More than \$100,001 to \$1.000.001 \$<del>10,</del>000,001 \$100,000,001 \$50 000 001 \$500.000.001 \$100,000 \$500,000 to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion \$50,000 to \$1 million

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		raye z
Voluntary Petition	Name of Debtor(s): Chad Westley King	_
(This page must be completed and filed in every case.)		
All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach a	dditional sheet.)
Location Where Filed:	Case Number:	Date Filed:
None		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more t	than one, attach additional sheet.)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Dana.	relationship.	Judge.
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed if	apter 7, 11, 12, or 13 vailable under each
	X /s/ Elizabeth Hickson	7/9/2015
	Elizabeth Hickson	Date
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of immore Yes, and Exhibit C is attached and made a part of this petition.  No.  Exhibit C be completed by every individual debtor. If a joint petition is filled Exhibit D, completed and signed by the debtor, is attached If this is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is Information Regardi	dibit D d, each spouse must complete and and made a part of this petition. attached and made a part of this p ing the Debtor - Venue applicable box.)	attach a separate Exhibit D.)
immediately  There is a bankruptcy case concerning debtor's affiliate, general Debtor is a debtor in a foreign proceeding and has its principal place of business District, or has no principal place of business or assets in the United States but is a defendant in an	or principal assets in the United States in this	
Certification by a Debtor Who Resid		pperty
(Check all ap  Landlord has a judgment against the debtor for possession of d	plicable boxes.) ebtor's residence. (If box checked,	complete the following.)
$\overline{(}$	Name of landlord that obtained judg	ıment)
Debtor claims that under applicable nonbankruptcy law, there are circumstances cure the entire  Debtor has included with this petition the deposit with the court of any rent that we the filing of the	·	
Debtor certifies that he/she has served the Landlord with this ce	ertification. (11 U.S.C. § 362(I)).	

BI (Olliciai Folili 1) (04/13)		raye 3
Voluntary Petition	Name of Debtor(s): Chad Westley King	
(This page must be completed and filed in every case)		
	gnatures	
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is	Signature of a Foreign Representative	
true and correct.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding,	
[If petitioner is an individual whose debts are primarily consumer debts and has	and that I am authorized to file this petition.	
chosen to file under chapter 7] I am aware that I may proceed under chapter 7,	·	
11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)	
[If no attorney represents me and no bankruptcy petition preparer signs the	request relief in accordance with chapter 15 of title 11, United States Code.	
petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of	
Specifica III tillo potitori.	little 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.	
	loosgimon of the loogh main proceeding to allabride.	
X /s/ Chad Westley King		
Chad Westley King	X	
V	(Signature of Foreign Representative)	
X	(13 111 113 11 11 11 11 11 11 11 11 11 11	
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)	
7/9/2015		
	— Date	
Date Signature of Attornov*		
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Pre	eparer
X /s/ Elizabeth Hickson	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and	
Elizabeth Hickson Bar No.09586000	have provided the debtor with a copy of this document and the notices and	
	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a	
Hickson Law P.C.	maximum fee for services chargeable by bankruptcy petition preparers, I have	
4833 Spicewood Springs Rd	given the debtor notice of the maximum amount before preparing any document	
	for filing for a debtor or accepting any fee from the debtor, as required in that	
	section. Official Form 19 is attached.	
Phone No(512) 346-8597 Fax(\$12) 346-2047		
	Printed Name and title, if any, of Bankruptcy Petition Preparer	
7/9/2015		
Date	Social-Security number (If the bankruptcy petition preparer is not an individual,	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	state the Social-Security number of the officer, principal, responsible person or	
information in the schedules is incorrect.	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
	_	
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this petition is		
true and correct, and that I have been authorized to file this petition on behalf of the debtor.		
ile debies.	Address	
The debtor requests relief in accordance with the chapter of title 11, United States	Address	
Code, specified in this petition.	X	
	Λ	
	Date	
V	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or	
O'marking of Authorized Individual	partner whose Social-Security number is provided above.	
Signature of Authorized Individual		
	Names and Social-Security numbers of all other individuals who prepared or	
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.	
Things Hairie of Authorized Hairiada	COLL INTERPRODUCTION	
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets	
	conforming to the appropriate official form for each person.	
	A bankruptcy petition preparer's failure to comply with the provisions of title 11	
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or	
	imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	

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# B 1D (Official Form 1, Exhibit D) (12/09)NITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re: C	had Westley King	Case No.	
		_	(if known)
	Debtor(s)		
		DUAL DEBTOR'S STATEMENT OF COMF REDIT COUNSELING REQUIREMENT	PLIANCE WITH
cannot do so you will lose case is dism	o, you are not eligible to file a bankru whatever filing fee you paid, and yo	ne of the five statements regarding credit counseling listed below. If uptcy case, and the court can dismiss any case you do file. If that hat our creditors will be able to resume collection activities against you. Cry case later, you may be required to pay a second filing fee and you cion activities.	ppens, If your
=	al debtor must file this Exhibit D. If a jo the five statements below and attach a	oint petition is filed, each spouse must complete and file a separate Exhibit any documents as directed.	D.
approved by	he United States trustee or bankruptcy	rilling of my bankruptcy case, I received a briefing from a administrator that outlined the opportunities for available credit counseling ysis, and I have a certificate from the agency describing the services	
provided to	o me. Attach a copy of the ce	ertificate and a copy of any debt repayment plan developed	d through the agency.
approved by and assisted	the United States trustee or bankruptcy me in performing a related budget analy	<b>Filing of my bankruptcy case,</b> I received a briefing from a administrator that outlined the opportunities for available credit couseling yes, but I do not have a certificate from the agency describing the services are certificate from the agency describing the services proving the	s

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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# B 1D (Official Form 1, Exhibit D) (12/09)NITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Chad Westley King	Case No.			
		_	(if known)		
	Debtor(s)				
	EXHIBIT D - INDIVIDUAL DEBTOR'S STATE CREDIT COUNSELING RE		LIANCE WITH		
	Continuation Sheet N	o. 1			
	am not required to receive a credit counseling briefing because of: anied by a motion for determination by the court.]	[Check the applicable	e statement.] [Must be		

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Chad Westley King

Chad Westley King

Date: 7/9/2015

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B6A (Official Form 6A) (12/07)

In re	Chad Westley King	Case No.	
			(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of	Nature of Debtor's Interest in Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in	Amount Of
Property		Husband, or Com	Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot	al:	\$0.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

n re Chad Westley King	Case No.		
		(if known)	

			int,	
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Cash on deposit w/Chase  Cash on dep[osit w/Woodforest	-	\$470.00 \$779.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.	x			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books	-	\$600.00
6. Wearing apparel.		Wearing apparel	-	\$997.00
		Accessories	-	\$62.00
		Shoes	-	\$62.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

n re Chad Westley King	Case No.	
		(if known)

		Continuation Sheet No. 1	int,	
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

n re Chad Westley King	Case No.	
		(if known)

Continuation Sheet No. 2				
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Nissan XTerra - debt and title in mother's name	-	\$10,000.00
26. Boats, motors, and accessories.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

n re Chad Westley King	Case No.	
		(if known)

		Continuation Sheet No. 3	int,	
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any continua	ation sheets	3 continuation sheets attached attached. Report total also on Summary of Schedules.)	otal >	\$12,970.00

B6C (Official Form 6C) (4/13)

ln re	Chad	Westle	y King
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Case No.	
	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Theck if debtor claims a homestead exemption that exceed
(Check one box)	<b>\$</b> 155,675.*
11 U.S.C. § 522(b)(2)	
11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on deposit w/Chase	11 U.S.C. § 522(d)(5)	\$470.00	\$470.00
Cash on dep[osit w/Woodforest	11 U.S.C. § 522(d)(5)	\$779.00	\$779.00
Books	11 U.S.C. § 522(d)(3)	\$600.00	\$600.00
Wearing apparel	11 U.S.C. § 522(d)(3)	\$997.00	\$997.00
Accessories	11 U.S.C. § 522(d)(3)	\$62.00	\$62.00
Shoes	11 U.S.C. § 522(d)(3)	\$62.00	\$62.00
2010 Nissan XTerra - debt and title in mother's	11 U.S.C. § 522(d)(2)	\$3,675.00	\$10,000.00
name	11 U.S.C. § 522(d)(5)	\$325.00	
* Amount subject to adjustment on 4/01/16 and eve commenced on or after the date of adjustment.	ery three years thereafter with respect to c	\$6,970.00	\$12,970.00

B6D (Official Form 6D) (12/07) In re Chad Westley King

Case No.	
	(if known)

Liabilities

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if denotor has no creditors holding secured claims to report on this Schedule D.

		=						
CREDITOR'S NAME AND		₹	DATE CLAIM WAS		Д		AMOUNT OF	UNSECURED
	$\sim$	'⊟	DATE CLAIM WAS	15	Щ			
MAILING ADDRESS	CODEBTOR	HUSBAND, WIFE, OR COMMUNIT	INCURRED, NATURE	CONTINGENT	UNLIQUIDATED	DISPUTED	CLAIM	PORTION, IF
INCLUDING ZIP CODE AND	Ė	$\leq$	OF LIEN, AND	G		Ħ	WITHOUT	ANY
AN ACCOUNT NUMBER	9	>,≦	DESCRIPTION AND	Z	=	$\supset$	DEDUCTING	
	7	⊇റ്റ	DESCRIPTION AND	I⊟	a	ы	DEDUCTING	
(See Instructions Above.)	C	ZΟ	VALUE OF	I≅	$\exists$	씤	VALUE OF	
	$\ddot{c}$	Mα Mα	PROPERTY SUBJECT	ΙŅ	Z	q	COLLATERAL	
		SO	TOUTN	١Ч	$\Box$		00227727072	
		7	TO LIEN					
		_						
						-		
			Subtotal (Total of this P	age	e) >		\$0.00	\$0.00
			Total (Use only on last p				\$0.00	\$0.00
Ma andreada da de d	- حا	_1	1 2 1 (2 2 2) 2.11 ldot p	J`	, -	L	(Report also	(If applicable,
Nocontinuation sheets attac	ne	d						
							on	report also on
							Summary of	Statistical
							Schedules.)	Summary of
								Certain

B6E (Official Form 6E) (04/13)

In re Chad Westley King

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached she
ш	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of
ш	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §
	<b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use,
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)
ш	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or  Board of Governors  of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository
ш	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using
	Administrative allowances under 11 U.S.C. Sec. 330  Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed
* Amo date o	ounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the of
	Nocontinuation sheets attached

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding		_	cured claims to report on this Schedule F.	C		<b>~!!!</b>	no.
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JO	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNIOUNATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxx9329  Austin Radiological Assoc. PO Box 4099  Austin, TX 78765			DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$197.00
ACCT #: xxx9329  Austin Radiological Assoc. PO Box 4099 Austin, TX 78765		-	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$273.00
ACCT #: xx5701  Austin Regional Clinic PO Box 26726  Austin, TX 78755-0726		-	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$206.00
ACCT #: Bluebonnet Trails 1009 N. Georgetown St. Round Rock, TX 78664-3289		-	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$50.25
ACCT #: Brackenridge Hospital 601 E. 15th St. Austin, TX 78701		-	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$5,443.75
ACCT #: xxxxxx9683  Brackenridge Hospital 601 E. 15th St. Austin, TX 78701		-	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$0.00
Subtotal >						\$6,170.00	
Total >  (Use only on last page of the completed Schedule F.)							
			Statistical Summary of Certain Liabilities and Rela	ted	Dat	ta.)	

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

9 JNLIQUIDATED CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF CONTINGENT CODEBTOR USBAND, WIFE, OR COMMUNIT DISPUTED MAILING ADDRESS **INCURRED AND** CLAIM INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. DATE INCURRED ACCT #: xxxxxxxx6544 CONSIDERATION **Brazos Valley Pathology Medical Services** \$75.00 PO Box 163567 REMARKS: Austin, TX 78716 ACCT #: xxxx-xxxx-xxxx-6654 DATE INCURRED: CONSIDERATION **Capital One Bank Credit Card Purchases** \$1,851.94 P.O. Box 85149 REMARKS: Richmond, VA 23295-0001 DATE INCURRED: ACCT #: CONSIDERATION **Cedar Park Regional Medical Center** Medical Services \$9,396.26 1401 Medical Parkway REMARKS: Cedar Park, TX 78613 DATE INCURRED: ACCT #: CONSIDERATION: Cedar Park Regional Medical Center **Medical Services** \$5,496.00 1401 Medical Parkway REMARKS: Cedar Park, TX 78613 ACCT #: xxxxxxx0058 DATE INCURRED: CONSIDERATION **Cedar Park Regional Medical Center Medical Services** \$6,448.00 1401 Medical Parkway REMARKS: Cedar Park, TX 78613 ACCT #: DATE INCURRED: CONSIDERATION: Cedar Park Regional Medical Center Medical Services \$602.00 1401 Medical Parkway REMARKS: Cedar Park, TX 78613 Sheet no. of 6 continuation sheets attached to Subtotal > \$23,869.20 Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

JNLIQUIDATED CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF CONTINGENT CODEBTOR USBAND, WIFE, OR COMMUNIT DISPUTED MAILING ADDRESS **INCURRED AND** CLAIM INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCT #: DATE INCURRED CONSIDERATION: Fees **Dreamer Video** \$30.00 3401 N. IH 35 REMARKS: Austin, TX 78722 ACCT #: xxxxxx8535 DATE INCURRED: CONSIDERATION: **Emergency Physicians of Medical Services** \$1,017.00 **Central Texas** REMARKS: P.O. Box 2283 Mansfield, TX 76063-0047 DATE INCURRED: ACCT #: xxxxxxxx9683 CONSIDERATION **Emergency Physicians of** Medical Services \$414.00 **Central Texas** REMARKS: P.O. Box 2298 San Anontio, TX 78298 DATE INCURRED: ACCT #: CONSIDERATION: **First National Collection Bureau Collecting for First Premier** \$0.00 610 Waltham Way REMARKS: Sparks, NV 89434 DATE INCURRED: ACCT #: xxxx-xxxx-xxxx-5841 CONSIDERATION First Premier Bank **Credit Card** \$634.53 3820 N. Louise Avenue REMARKS: Sioux Falls, SD 57107 ACCT #: xxxx-xxxx-xxxx-8243 DATE INCURRED: CONSIDERATION: **First Premier Bank Credit Card** \$511.79 3820 N. Louise Avenue REMARKS: Sioux Falls, SD 57107 Sheet no. 2 of 6 continuation sheets attached to Subtotal > \$2,607.32 Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

JNLIQUIDATED CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF CONTINGENT CODEBTOR USBAND, WIFE, OR COMMUNIT DISPUTED MAILING ADDRESS **INCURRED AND** CLAIM INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 壬 ACCT #: DATE INCURRED CONSIDERATION FMS, Inc **Collecting for Macy's** \$0.00 P.O. Box 707601 REMARKS: Tulsa, OK 74170 ACCT #: DATE INCURRED: CONSIDERATION **GLA Collection Company, Inc. Collecting for Rock Springs** \$0.00 PO Box 7728 Louisville, KY 40257-0728 DATE INCURRED: ACCT #: xFA32 CONSIDERATION Harold F. Aderman, MD Medical Services \$843.00 3007 Dawn Drive #105 REMARKS: Georgetown, TX 78628-2864 DATE INCURRED: ACCT #: xxx7401 CONSIDERATION: **HNI Medical Services Medical Services** \$239.26 75 Remittance Dr. #1653 REMARKS: Chicago, IL 60675-1653 ACCT #: DATE INCURRED: CONSIDERATION Jolas & Assoc. **Collecting for Brackenridge** \$0.00 202 1st St NW REMARKS: P.O. Box 4000 Mason City, IA 50401 ACCT #: xxxx-xxxx-xxxx-1547 DATE INCURRED: CONSIDERATION Macy's **Credit Card Purchases** \$4,644.05 PO Box 8061 REMARKS: Mason, OH 45040 Sheet no. of 6 continuation sheets attached to Subtotal > \$5,726.31 Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

JNLIQUIDATED CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF CONTINGENT CODEBTOR USBAND, WIFE, OR COMMUNIT DISPUTED MAILING ADDRESS **INCURRED AND** CLAIM INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCT #: xxxxxxx7439 DATE INCURRED CONSIDERATION Macy's **Credit Card Purchases** \$1,371.65 PO Box 6938 REMARKS: The Lakes, NV 88901-6938 ACCT #: xxxxxxx2981 DATE INCURRED: CONSIDERATION: Navient Student Loan \$10,706.47 PO Box 9500 REMARKS: Wiles-Barre, PA 18773-9500 DATE INCURRED: ACCT #: CONSIDERATION **NCO Financial Systems** Collecting for Macy's \$0.00 507 Prudential Rd. REMARKS: Horsham, PA 19044 DATE INCURRED: ACCT #: CONSIDERATION: Northland Group, Inc. **Collecting for Capital One** \$0.00 PO Box 390846 REMARKS: Minneapolis, MN 55439 ACCT #: DATE INCURRED: CONSIDERATION **PASI Collecting for Cedar Park Regional** \$0.00 **PO Box 188** REMARKS: Brentwood, TN 37024-0188 ACCT #: xxxxxxxxxxxxx1578 DATE INCURRED: CONSIDERATION Portfolio Recovery Associates, LLC Credit Card Purchases/HSBC \$2,939.03 PO Box 12914 REMARKS: Norfolk, VA 23541 Sheet no. of 6 continuation sheets attached to Subtotal > \$15,017.15 Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

JNLIQUIDATED CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF CONTINGENT CODEBTOR USBAND, WIFE, OR COMMUNIT DISPUTED MAILING ADDRESS **INCURRED AND** CLAIM INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCT #: xxxx-xxxx-xxxx-9671 DATE INCURRED CONSIDERATION Portfolio Recovery Associates, LLC Credit Card Purchases/HSBC \$645.10 PO Box 12914 REMARKS: Norfolk, VA 23541 ACCT #: xxxx-xxxx-xxxx-6915 DATE INCURRED: CONSIDERATION Portfolio Recovery Associates, LLC Credit Card Purchases/Orchard Bank \$1,508.22 PO Box 12914 REMARKS: Norfolk, VA 23541 DATE INCURRED: ACCT #: xxxxxxxx6544 CONSIDERATION Reitpath Pathology Medical Services \$98.70 PO Box 163567 REMARKS: Austin, TX 78716 DATE INCURRED: ACCT #: xx2074 CONSIDERATION: **Rock Springs, LLC Medical Services** \$3,800.00 700 Southeast Inner Loop REMARKS: Georgetown, TX 78626 DATE INCURRED: ACCT #: xxxxxx9683 CONSIDERATION **Seton Hospital Medical Services** \$5,163.96 1201 W. 38th St REMARKS: Austin, TX 78705-1056 ACCT #: xxxx2034 DATE INCURRED: CONSIDERATION St. David's Hospital Medical Services \$3,200.00 PO Box 740794 REMARKS: Cincinnati, OH 45274-0794 Sheet no. of 6 continuation sheets attached to Subtotal > \$14,415.98 Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

USBAND, WIFE, JOI OR COMMUNITY JNLIQUIDATED CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF CONTINGENT CODEBTOR DISPUTED MAILING ADDRESS **INCURRED AND** CLAIM INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCT #: xxx7063 DATE INCURRED: CONSIDERATION **Williamson County EMS Medical Services** \$700.00 PO Box 691363 REMARKS: Houston, TX 77269 ACCT #: xxx0819 DATE INCURRED: CONSIDERATION: Williamson County EMS **Medical Services** \$700.00 PO Box 691363 REMARKS: Houston, TX 77269 DATE INCURRED: ACCT #: xxxx7067 CONSIDERATION Williamson County EMS Medical Services \$894.00 PO Box 868 REMARKS: Voorhees, NJ 08043 DATE INCURRED: ACCT #: xxxx2838 CONSIDERATION: Williamson County EMS **Medical Services** \$1,418.00 **PO Box 868** REMARKS: Voorhees, NJ 08043 Sheet no. 6 of 6 continuation sheets attached to Subtotal > \$3,712.00 Schedule of Creditors Holding Unsecured Nonpriority Claims \$71,517.96 (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07) In re Chad Westley King

Case No.		
	(if known)	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07) In re Chad Westley King

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor

in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or

territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-

year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or

Check this box if debtor has no codebtors.  NAME AND ADDRESS OF CODEBTOR  NAME AND ADDRESS OF CREDITOR

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	ill in this inform	ation to i	dentify your case:				
ļ	Debtor 1	Chad	Westley	King			
		First Name	Middle Name	Last Name		Che	ck if this is:
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		$ \Box$	An amended filing
	United States Banl	kruptcy Coι	urt for the WESTERN DI	STRICT OF TE	EXAS	□	A supplement showing post-petition
	Case number						chapter 13 income as of the following date
(	(if known)						MM / DD / YYYY
<u>Of</u>	ficial Form B 6	<u>31</u>					
Sc	hedule I: You	ır Incom	ie				12/13
incluinfo	ude information about rmation ut your spouse. If mo	t your spouse	mation. If you are married  If you are separated and  eeded, attach a separate sl  yment	your spouse is no	ot filing with y	ou, do not inc	lude
1.	Fill in your emplinformation.	loyment		Dahtar 4			Dahtar 2 ar nan filing anawa
	If you have more than	I		Debtor 1			Debtor 2 or non-filing spouse
	one job, attach a separate	1	Employment status	Employed  Not emplo			Employed  Not employed
	page with information about	i.	Occupation	Architectural	Consultan	t/Ind.	
	additional employers.		Employer's name	Independent	Contractor	SI G Archi	f
	Include part-time,		Employer 3 hame	шаоронасна	<u>Joint dotor</u>	OLO AIGIII	•
	seasonal, or self-employed work	ζ.	Employer's address	3823 A Bee C	ave Road		Number Street
				Austin	тх	78746	
				City	State	Zip Code	City State Zip Code
			Harristan and annual accord	there? 15 yes	ırs		
			How long employed	illere: 10 yes			
В	ort 2: Cive D						
		etails Abo	out Monthly Income	e			line weite the in the arrange lands were
Est non	timate monthly in n-filing spouse unle u or your non-filing spo	etails Abo come as of ess you are	out Monthly Income	e s f <b>bym</b> u have no	othing to rep	_	line, write \$0 in the space. Include your on the
Est non	timate monthly in	etails Abo come as of ess you are	out Monthly Income f the date you file this separated.	e s f <b>bym</b> u have no	othing to rep	for that person	on the
Est non	timate monthly in n-filing spouse unle u or your non-filing spo	etails Abo come as of ess you are	out Monthly Income f the date you file this separated.	e s f <b>bym</b> u have no	othing to rep	_	
Est non If you lines	timate monthly in n-filing spouse unle u or your non-filing spous s below. If	come as of ess you are use have more	out Monthly Income f the date you file this separated.	es foyonu have not enter information for stooms and the stooms and the stooms are all	othing to report of the second	for that person	on the
Est non	timate monthly in n-filing spouse unle u or your non-filing spous s below. If List monthly gro payroll deduction	come as of ess you are use have more oss wages, s). If not pa	out Monthly Income f the date you file this separated. than one employer, combine than one employer, combine salary, and commiss aid monthly, calculate to	es foyonu have not enter information for stooms and the stooms and the stooms are all	othing to report of the second	for that person	on the

Debto			Westley	King		Case n	umber (if kno	wn)		
		First Name	Middle Name	Last Name						
						For Debtor 1	For Debto		<u>se</u>	
С	ор	y line 4 here		<b>→</b>	4.	\$0.00				
		all payroll d								
			re, and Social Security dedu		5a.	\$0.00				
		-	contributions for retirement p		5b.	\$0.00 \$0.00				
		-	ontributions for retirement pl		5c.	\$0.00				
		Insurance	payments of retirement fund	ioaris	5d. 5e.	\$0.00				
			upport obligations		5f.	\$0.00				
		Union dues			5g.	\$0.00				
5		Other deductions	ctions.		5h.	<b>▶</b> \$0.00				
	dd	the payroll	deductions Add lines 5a + 5b	+ 5c + 5d + 5e + 5f		\$0.00				
	_	· 5h. :ulate total n	nonthly take-home paySubtra	act line 6 from line 4	.7.	\$0.00				
			ome regularly received:							
_	a.		m rental property and from operating	9	8a.	\$2,845.00				
		showing	ent for each property and business							
		gross receipts, c	ordinary and necessary business							
8	b.	Interest and	dividends		8b.	\$0.00				
8		Family support	payments that you, a non-filing spo	use, or	8c.	\$0.00				
		Include alimony, maintenance,	spousal support, child support,							
8	d.	Unemploym	ent compensation		8d.	\$0.00				
		Social Secu	-		8e.	\$0.00				
81		_	rnment assistance that you resistance and the value (if known) or any							
		cash assistance	that you receive, such as food stamps							
		(benefits under t	the Supplemental Nutrition Assistance							
		Specify:			8f.	\$0.00				
	_		retirement income		8g.	\$0.00				
8	h.	Other month Specify:	nly income.		8h.	<b>\$0.00</b>				
9. A			<b>come</b> Add lines 8a + 8b + 8c + 8			\$2,845.00	] [			
J. A	uu	an other me	omeada mies da + ob + oc + c	ou + 0e + 0i + 0g + 0	Ju.	Ψ2,043.00				
<b>10.</b> C	alc dd	culate month the entries in	ally incomeAdd line 7 + line 9. In line 10 for Debtor 1 and Debtor	or 2 or non-filing spo	10. ouse	\$2,845.00	+		=	\$2,845.00
			egular contributions to the extreme an unmarried partner, members of	kpenses that you li your household, your dep	ist ir bende	n Schedule J. ents, your roommates,				
		ther s or relatives.								
S	peo	cify:						11.	+	\$0.00
12. A	dd	the amount	in the last column of line 10	to the amount in I	irree '	fesult is the com	oined monthly	12.		\$2,845.00
		me. Write that ted Data, if it	at amount on the Summary of Stapplies.	Scnedules and Stati	stica	a Summary of Ce	rtain Liabilitíe:	s and		combined nonthly income
_		· ·	n increase or decrease withi	n the year after yo	u file	e this form?				
	_	No. Yes. Explain								

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Debtor 1 Chad	Westley	King	Case number (if known)	
First Name	Middle Name	Last Name		
8a. Attached Stateme	nt (Debtor 1)			
		Contract Income		
Gross Monthly Income:				\$4,000.00
Expense		Category	Amount	
Supplies		Supplies	\$100.00	
Vehicle Expense		Vehicle Expense	\$880.00	
		Entertainment	\$100.00	
Fees		Fees	\$25.00	
Insurance		Insurance	\$50.00	
Total Monthly Expenses	S			\$1,155.00
Net Monthly Income:				\$2,845.00

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E	ill in this inforn	nation to ide	entify your case:			Cha	als if thi	o io	
	Debtor 1	Chad	Westley	King		· Che	ck if thi An am	ended filing	
		First Name	Middle Name	Last Nam	e			element showing	
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Nam	ne			r 13 expenses ng date:	as of the
		kruptcv Court	for that ESTERN DIST	RICT OF	TEXAS			DD / YYYY	_
	Case number					П	A sepa	arate filing for D	ebtor 2 because
	(if known)					J <b>—</b>	Debtor	· 2 maintains a	separate household
	fficial Form B								
So	chedule J: Yo	ur Expen	ses						12/13
	as complete and accu	rate as possible	. If two married people are f	iling togeth	er, both are equally res	ponsib	le for		
		ore space is nee	ded, attach another sheet to	this form.	On the top of any addit	tional p	ages, wr	ite	
P	Part 1: Descri	be Your Ho	usehold						
1.	Is this a joint ca	ise?							
	□ No	Debtor 2 live	in a separate househo						
2.	Do you have de		_	dule J.					
۷.	Do not list Debtor 1 a		✓ No ✓ Yes. Fill out this in	formation	Dependent's rela	tions	hip to		Does dependent
	Debtor 2.	nu	for each dependent	t	Debtor 1 or Debt	or 2		age	live with you?
	Do not state the								Yes
	dependents' names.								No Yes
									□ No
									Yes
									No Yes
									□ No
3.	Do your expenses in expenses of people yourself and your d	other than	✓ No ☐ Yes						Yes
	yoursell and your d	ependents :							
P	Part 2: Estima	ate Your On	going Monthly Expe	enses					
Est		as of your bankr	uptcy filing date unless you	are using th	nis form as a suppleme	nt in a	Chapter	13	
		a date after the l	pankruptcy is filed. If this is	a suppleme	ental Schedule J, check	the bo	x at the t	top	
			government assistance if yo Schedule I: Your Income (Of					Your expen	ses
4.			ip expenses for your its and any rent for the g				2	4	\$500.00
	If not included i	in line 4:							
	4a. Real estate	taxes					4	1a	
	4b. Property, ho	meowner's, o	r renter's insurance				2	4b	
	4c. Home maint	enance, repai	r, and upkeep expenses	3			2	4c	
	4d. Homeowner	's association	or condominium dues				2	4d	

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Debtor 1 Chad Westley King Case number (if known) Last Name

		10ul expe	11303
5.	Additional mortgage payments for your residence, as home equity loans	5.	
6.	Utilities:		_
	6a. Electricity, heat, natural gas	6a	\$55.00
	6b. Water, sewer, garbage collection	6b	\$45.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c	\$171.00
	6d. Other. Specify:	6d.	
7.	Food and housekeeping supplies	7.	\$350.00
8.	Childcare and children's education costs	8	
9.	Clothing, laundry, and dry cleaning	9.	\$105.00
10.	Personal care products and services	10	\$125.00
11.	Medical and dental expenses	11	\$100.00
12.	<b>TransportationI</b> nclude gas, maintenance, bus or train fare. Do not include car payments.	12.	
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$50.00
14.	Charitable contributions and religious donations	14	\$400.00
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	
	15b. Health insurance		
	15c. Vehicle insurance	45-	
	15d. Other insurance. Specify:	451	
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	 16.	
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1 <b>Capital One</b>	17a.	\$425.80
	17b. Car payments for Vehicle 2Es taxes	17b.	\$500.00
	17c. Other. Specify:	 17c	
	17d. Other. Specify:		
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).		
19.	Other payments you make to support others who do not live with you.		
20	Specify: Other real property expenses not included in lines 4 or 5 of this form or on	19	
_0.	Schedule I: Your Income.		
	20a. Mortgages on other property	20a	_
	20b. Real estate taxes	20b	_
	20c. Property, homeowner's, or renter's insurance		
	20d. Maintenance, repair, and upkeep expenses	20d	
	20e. Homeowner's association or condominium dues	20e	

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Del	otor 1 <u>(</u>	Chad First Name	Westley Middle Name	King Last Name	Case number (if kr	nown)
21.				Lastivallie	21.	+
22.		monthly expenses esult is your monthly		ıgh 21.	22.	\$2,826.80
23.	Calc	ulate your monthly	net income.			
	23a.	Copy line 12 (your	combined month	y income) from Schedule I	. 23a.	\$2,845.00
	23b.	Copy your monthly	expenses from li	ne 22 above.	23b.	\$2,826.80
	23c.	Subtract your mont The result is your n		m your monthly income. e.	23c.	\$18.20
24.	Do y	ou expect an incre	ase or decrease	in your expenses within	the year after you file this for	m?
	For ex mortga		nish paying for your o	ar loan within the year or do you e	expect your	
		No. Yes. Explain here:				

B 6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Chad Westley King Case No.

Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$12,970.00		
C - Property Claimed as Exempt	Yes	1		ı	
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$71,517.96	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$2,845.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$2,826.80
	TOTAL	23	\$12,970.00	\$71,517.96	

B 6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Chad Westley King Case No.

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability		Amount
Domestic Support Obligations (from Schedule E)		\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)		\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)		\$0.00
Student Loan Obligations (from Schedule F)		\$10,706.47
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E		\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)		\$0.00
	TOTAL	\$10,706.47

#### State the following:

Average Income (from Schedule I, Line 12)	\$2,845.00
Average Expenses (from Schedule J, Line 22)	\$2,826.80
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$2,230.41

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$71,517.96
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$71,517.96

# 15-10911-tmd Doc#1 Filed 07/09/15 Entered 07/09/15 16:47:59 Main Document Pg 31 of 50

B6 Declaration (Official Form 6 - Declaration) (12/07) In re Chad Westley King

Case No.	
	(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have rea sheets, and that they are true and correct to the bes	ad the foregoing summary and schedules, consisting of tof my knowledge, information, and belief.
Date 7/9/2015	Signature /s/ Chad Westley King Chad Westley King
Date	Signature
	[If joint case, both spouses must sign.]

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

		AUSTIN DIVISION					
In	re: Chad Westley King	Case No.					
			(if known)				
		STATEMENT OF FINANCIAL AFFAIRS					
	1. Income from emp	ployment or operation of business					
one	State the gross amount of inc debtor's business,	come the debtor has received from employment, trade, or profession, or from operation of the	he				
	including part-time activities eto the date this	either as an employee or in independent trade or business, from the beginning of this calen	dar year				
	case was commenced. State (A debtor that	also the gross amounts received during the TWO YEARS immediately preceding this cale	endar year.				
	•	financial records on the basis of a fiscal rather than a calendar year may report fiscal year	r income.				
	AMOUNT	SOURCE					
	\$19,654.37	YTD gross contract income \$13382.44 YTD net contract income					
	\$17,159.85	2014 gross business income					
	\$7,201.00	2013 wages					
	2. Income other tha	n from employment or operation of business					
one		State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's					
✓	business during the	eceding the commencement of this case. Give particulars. If a joint petition is filed, state in	ncomo for				
	each spouse	scening the commencement of this case. Give particulars. If a joint petition is flied, state if	icome ioi				
	· 						
	3. Payments to cred	ditors					
	Complete a. or b., as	appropriate, and c.					
one		) with primarily consumer debts: List all payments on loans, installment purchases of good	ls or				
✓	services, and other debts to any creditor made wi	ithin 90 DAYS immediately preceding the commencement of this case unless the aggregate	e value of				
	all property that						
	constitutes or is affected by s creditor on account	uch transfer is less than \$600. Indicate with an asterisk (*) any payments that were made	to a				
	ordator orraccount						
one	b. Debtor whose debts are no	ot primarily consumer debts: List each payment or other transfer to any creditor made with	nin 90				
$\overline{\mathbf{V}}$	DAYS immediately		k				
	transfer is less than	nt of the case unless the aggregate value of all property that constitutes or is affected by su	acn				
		dividual, indicate with an asterisk (*) any payments that were made to a creditor on accour	nt of a				
	domestic support obligation or as part of an alte	ernative repayment schedule under a plan by an approved nonprofit budgeting and credit c	counseling				
	agency.		-				
one		ents made within ONE YEAR immediately preceding the commencement of this case to or for	or the				
Ш	benefit of creditors who are or were insiders. (M.	arried debtors filing under chapter 12 or chapter 13 must include payments by either or bot	th				
	NAME AND ADDRES						

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR Gloria King 608 Haleys Cove Leander, TX 78641 DATE OF PAYMENT monthly

AMOUNT PAID \$425.80

AMOUNT STILL OWING \$7,167.21

### **UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION**

ln re:	Chad Westley King	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 1		
None	4. Suits and administrative proceedings, executions, garnishments and attachments  a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both		
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR		
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must		
None	a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the		
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately		
None	7. Gifts  List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100		
	NAME AND ADDRESS OF PERSON RELATIONSHIP TO DESCRIPTION AND OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT Reach Church monthly \$400.00 Austin, TX		
	9 Leane		

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE

COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

n re:	Chad Westley King	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

	Co.	ntinuation Sheet No. 2	
None	9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding		
	NAME AND ADDRESS OF PAYEE Hickson Law, P.C. 4833 Spicewood Springs Suite 200 Austin, TX 78759	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 07/1/2015	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,685.00
	Summit	6/29/2015	\$9.95
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor,		
None	b. List all property transferred by the debtor within TEN YEARS immedestelled trust or	diately preceding the commencemer	nt of this case to a self-
None	11. Closed financial accounts List all financial accounts and instruments held in the name of the debt or otherwise transferred within ONE YEAR immediately preceding the commencem financial accounts, certificates of deposit, or other instruments; shares and share account cooperatives, associations,	ent of this case. Include checking, s	savings, or other
None	12. Safe deposit boxes List each safe deposit or other box or depository in which the debtor have YEAR immediately preceding the commencement of this case. (Married debtors filing uncommended)		
None	13. Setoffs List all setoffs made by any creditor, including a bank, against a debt of commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include the commencement of this case.)	•	,
	44 Droposty hold for another parson		

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 $\overline{\mathbf{M}}$ 

### **UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION**

n re:	Chad Westley King	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 3
None	15. Prior address of debtor  If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address
None	16. Spouses and Former Spouses  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,  Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the
	17. Environmental Information For the purpose of this question, the following definitions apply:  "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.  "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

n re:	Chad Westley King	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	18. Nature, location and name of business		
None	a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending		
	dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a		
	partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately		
	preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS		
	immediately preceding the commencement of this case.		
	If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and		
	beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX		
	NAME, ADDRESS, AND LAST FOUR DIGITS OF		
	SOCIAL-SECURITY OR OTHER INDIVIDUAL  TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN  NATURE OF BUSINESS  DATES		
	Mr. King has been self employed a contractor since 7/2014		
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. §		
	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.		
None	a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or		
None	b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account		
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the		
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by		

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In	re: Chad Westley King			
				(if known)
		T OF FINAN ontinuation Shee	NCIAL AFFAIRS et No. 5	
None	b. List the name and address of the person having possession of the	e records of each of	the inventories reported in a., above.	
None	21. Current Partners, Officers, Directors and a. If the debtor is a partnership, list the nature and percentage of partnership.			
None	b. If the debtor is a corporation, list all officers and directors of the coowns, controls, or	orporation, and each	stockholder who directly or indirectly	
None	22. Former partners, officers, directors and s a. If the debtor is a partnership, list each member who withdrew from the		nin ONE YEAR immediately preceding	
None	b. If the debtor is a corporation, list all officers or directors whose rel immediately	ationship with the co	rporation terminated within ONE YEAI	₹
	23 Withdrawals from a partnership or distrib	outions by a c	ornoration	
None	<b>23. Withdrawals from a partnership or distrib</b> If the debtor is a partnership or corporation, list all withdrawals or dis	=	=	
$\overline{\mathbf{V}}$	compensation in any form, bonuses, loans, stock redemptions, options exercised and any other			
None	24. Tax Consolidation Group  If the debtor is a corporation, list the name and federal taxpayer-iden group for tax purposes of which the debtor has been a member at any time within			ated
None	<b>25. Pension Funds</b> If the debtor is not an individual, list the name and federal taxpayer-id as an employer,	dentification number	of any pension fund to which the debto	or,
	mpleted by an individual or individual and spouse]			
l dec	lare under penalty of perjury that I have read the answerhments thereto and that they are true and correct.	ers contained in	the foregoing statement of fina	ancial affairs and any
Date	7/9/2015	Signature	/s/ Chad Westley King	
_ 4.0		of Debtor	Chad Westley King	
Date		Signature of Joint Debto		

(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Chad Westley King CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: None	Describe Property	Securing Debt:
Property will be (check one):  Surrendered Retaine  If retaining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain (for example, av		
PART B Personal property subject to u Attach additional pages if necessary.)	claimed as exempt nexpired leases. (All three columns of Part B must b	e completed for each unexpired lease.
Property No. 1  Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
declare under penalty of perjury that the above personal property subject to an unexpired lease.	indicates my intention as to any property of my estate securin	g a debt and/or
Date <u>7/9/2015</u>	Signature // Chad Westley King	King
Date	Signature	

B 201B (Form 201B) (12/09)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

n re	Chad Westley King	Case No.	
		Chapter	7

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code,

, ,,			. ,		
Chad Westley King		X /s/ Chad Westley King	7/9/2015		
		Signature of Debtor	Date		
Printed N	Name(s) of Debtor(s)	X			
Case No	o. (if known)	Signature of Joint Debtor (if any)	Date		
	Certificate of Con	npliance with § 342(b) of the Bankruptcy Code			
I,	Elizabeth Hickson	, counsel for Debtor(s), hereby certify that I delivered to the D	ebtor(s) the Notice		
required	by § 342(b) of the Bankruptcy Code.	<u> </u>	, ,		
/s/ Eliza	beth Hickson				
Elizabeth F	lickson, Attorney for Debtor(s)				
Bar No.: 09	9586000				
Hickson La	w P.C.				
4833 Spice	ewood Springs Rd				
Phone: (51	2) 346-8597				
Fax: (512)	346-2047				
E-Mail: lizh	ickson@hicksonlawpc.com				

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Chad Westley King CASE NO

CHAPTER 7

### DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. § 329 AND B.R. 2016(B)

**Amount paid:** \$1,350.00

Amount to be paid:

Property transferred to attorney: None

Collateral held by attorney: None

Source of compensation: Current wages

I certify that I am the attorney for the above named debtor, and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the Debtor in or in connection with a case under Title 11 of the United States Code, such payment or agreement having been made after one year before the date of filing of the petition, is as indicated above.

I further certify that the Debtor has been informed and has agreed that the compensation paid shall include the following legal services: (a) All conferences with the Debtor; (b) Preparation of Petition and Schedules; (c) Attendance at 341 First Meeting and attendance at reaffirmation and/or confirmation hearings; (d) Preparation of routine motions.

I have not agreed to share this compensation with any person other than members of the firm.

Date <u>7/9/2015</u>		/s/ Chad Westley King	
		Chad Westley King	
/s/ Elizabeth Hickson			
Flizaheth Hickson	Bar No. 00586000		

Hickson Law P.C. 4833 Spicewood Springs Rd

Phone: (512) 346-8597 / Fax: (512) 346-2047

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# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Chad Westley King CASE NO

CHAPTER 7

### **VERIFICATION OF CREDITOR MATRIX**

	The above named Debtor her	eby verifies that	the attached list	of creditors is true	e and correct to the	e best of his/her
know	rledge.					

Date 7/9/2015	Signature _/s/ Chad Westley King Chad Westley King
Date	Signature

Austin Radiological Assoc. PO Box 4099 Austin, TX 78765

Austin Regional Clinic PO Box 26726 Austin, TX 78755-0726

Bluebonnet Trails 1009 N. Georgetown St. Round Rock, TX 78664-3289

Brackenridge Hospital 601 E. 15th St. Austin, TX 78701

Brazos Valley Pathology PO Box 163567 Austin, TX 78716

Capital One Bank
P.O. Box 85149
Richmond, VA 23295-0001

Cedar Park Regional Medical Center 1401 Medical Parkway Cedar Park, TX 78613

Dreamer Video 3401 N. IH 35 Austin, TX 78722

Emergency Physicians of Central Texas P.O. Box 2283 Mansfield, TX 76063-0047 Emergency Physicians of Central Texas P.O. Box 2298 San Anontio, TX 78298

First National Collection Bureau 610 Waltham Way Sparks, NV 89434

First Premier Bank 3820 N. Louise Avenue Sioux Falls, SD 57107

FMS, Inc P.O. Box 707601 Tulsa, OK 74170

GLA Collection Company, Inc. PO Box 7728
Louisville, KY 40257-0728

Harold F. Aderman, MD 3007 Dawn Drive #105 Georgetown, TX 78628-2864

HNI Medical Services 75 Remittance Dr. #1653 Chicago, IL 60675-1653

Jolas & Assoc. 202 1st St NW P.O. Box 4000 Mason City, IA 50401

Macy's PO Box 8061 Mason, OH 45040 Macy's PO Box 6938 The Lakes, NV 88901-6938

Navient PO Box 9500 Wiles-Barre, PA 18773-9500

NCO Financial Systems 507 Prudential Rd. Horsham, PA 19044

Northland Group, Inc. PO Box 390846 Minneapolis, MN 55439

PASI
PO Box 188
Brentwood, TN 37024-0188

Portfolio Recovery Associates, LLC PO Box 12914 Norfolk, VA 23541

Reitpath Pathology PO Box 163567 Austin, TX 78716

Rock Springs, LLC 700 Southeast Inner Loop Georgetown, TX 78626

Seton Hospital 1201 W. 38th St Austin, TX 78705-1056 St. David's Hospital PO Box 740794 Cincinnati, OH 45274-0794

Williamson County EMS PO Box 691363 Houston, TX 77269

Williamson County EMS PO Box 868 Voorhees, NJ 08043

F	ill in this i	nformation to	identify your case	9:		e box only as directed in this
D	Debtor 1	Chad First Name	Westley Middle Name	King Last Name		in Form 22A-1Supp:
(S	Debtor 2 Spouse, if fili United States Case number	ng) <sup>First Name</sup>	Middle Name urt for t <b>MVESTERN DIS</b>	Last Name	2. The calcupresumpt of abuse	no presumption of abuse.  ulation to determine if a tion applies will be made under as Test does not apply now ad military service but it could
(,	ii Kilowii)					
<u></u>	fficial Fam	~ OOA 4			L Check ii	this is an amended filing
	fficial Ford		of Your Current	Monthly Income		12/14
acc info are exe mili	curate. If more ormation applie empted from a pitary	space is needed, a ss. On top of any a presumption of ab	attach a separate sheet to t additional pages, write you	ole are filing together, both are e this form. Include the line numb ir name and case number (if kno ave primarily consumer debts of	per to which the addi	itional that you
1.	What is yo	our marital and	I filing stat@sneck one	e only.		
	<b>√</b> Not m	arriedFill out C	Column A, lines 2-11.			
	<u> </u>			ວ່ນພວut both Columns A and	B, lines 2-11.	
	ш			ith you. You and your sp		
		iving in the sa	me household and a	re not legally sepaFälteodut	both Columns A a	and B, lines 2-11.
	<b>□</b> de			rafe்d out Column A, lines 2 spouse are legally separated und		t Column B. By checking this box, you that
	bankrupto August 31. If the total by 6.	the amount of your	C. § 101(10A). For ex monthly income varied durin		September 15, the rall 6 months and divi	the 6 full months before you file this e 6-month period would be March 1 throu
					Column A  Debtor 1	Column B  Debtor 2 or non-filing spouse
2.		<b>s wages, salar</b> payroll deductio		ertime, and commissions	\$0.00	
3.		<b>nd maintenand</b> 3 is filled in.	ce payments not incl	ude payments from a spous	se <b>\$0.00</b>	
4.	expenses regular contril household,	of you or your putions from an unm	purce which are regular dependents, including narried partner, members of sommates. Include regular		\$0.00	

Deb	btor 1	Chad	Westley	King		Case number (i	f known <u>)</u>	
		First Name	Middle Name	Last Name		Column A Debtor 1	Column B Debtor 2 or non-filing spe	ouse
5.	Gros Ordir	s receipts (before any and necess	re all deductions) cary operating expens	profession, or farm \$3,275.7 es - \$1,045.3 ession, or farm\$2,230.4		\$2,230.41		_
6.	Gros Ordir	s receipts (before any and necess	ntal and other real present all deductions) cary operating expensions of the real or other real presents.	\$0.0 es - \$0.0	 0 Copy	\$0.00		_
7.	Inter	est, dividends,	and royalties			\$0.00		_
8.	Uner	mployment con	npensation			\$0.00		_
	bene	fit under the So		at the amount received ead, list it here:	was a			
	Fo	or vour spouse						
9.	Pens	sion or retireme		de any amount receive	ed that	\$0.00		_
10.	amour Securi or pay humar	nt. Do not include ar ity Act rments received as a nity,	ny benefits received under t		e and			_
	10	Ob						_
	10	Oc. Total amour	nts from separate pag	es, if any.	+		+	_
11.	Calc Add lir	ulate your total nes 2 through 10 for	I current monthly in	come.		\$2,230.41	+	= \$2,230.41  Total current monthly incom
Р	art 2:	Determine	e Whether the Mea	ans Test Applies to	You			
12-	Calc	ulate vour curr	ent monthly income	for the Vircellow these s	steps:			
		•	_	me from line 11	•	Copv	line 11 here→	12a. <b>\$2,230.41</b>
			(the number of month			1- 3		X 12
	12b.		` our annual income for				,	\$26,764.92

ebtor 1	Chad     Westley       First Name     Middle Name	King Last Name	Case number (if known)
3. Calcu	late the median family income that ap	oplies to Fyodkow these ste	os:
Fill in	the state in which you live.	Texas	
Fill in	the number of people in your household.	. 1	
	the median family income for your state a list of applicable median income amounts, go onli arate		13. <b>\$42,908.00</b>
	do the lines compare?		
14a.	Line 12b is less than or equal to line Go to Part 3.	e 13. On the top of page	1, check <b>Triveré</b> is no presumption of abuse.
14b.	Line 12b is more than line 13. On t Go to Part 3 and fill out Form 22A-2		Tope2presumption of abuse is determined by Form 22A-2.
Part 3:	Sign Below		
By s	igning here, I declare under penalty of pe	erjury that the information	on this statement and in any attachments is true and corre
<b>X</b> _	/s/ Chad Westley King	X _	
	Chad Westley King	S	ignature of Debtor 2
D	Pate 7/9/2015	D	ate MM / DD / YYYY

If you checked line 14b, fill out Form 22A-2 and file it with this form.